

**Information to identify the case:**

Debtor 1	Jeffrey A. Lane		Social Security number or ITIN xxx-xx-0287	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	16-27485-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey A. Lane

1/9/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jeffrey A. Lane  
 Debtor

Case No. 16-27485-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 1  
 Total Noticed: 19

Date Rcvd: Jan 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2018.

db	+Jeffrey A. Lane, 66 Birchwood Knolls, Lawrence Township, NJ 08648-3646
cr	+Specialized Loan Servicing LLC, as servicing agent, P. O. Box 9013, Addison, TX 75001-9013
516387917	+Milstead & Associates, LLC, Attention: Rhondi Lynn Schwartz, Esquire, 1 E. Stow Road, Marlton, NJ 08053-3118
516606750	+PNC Mortgage, a division of PNC Bank, NA, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
516387918	+Parker McCay P.A., 9000 Midlantic Drive, Suite 300, PO Box 5054, Mount Laurel, NJ 08054-5054
516387919	+Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
516387921	+Shellpoint Mortgage Se, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
516387923	+Specialized Loan Servicing, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
516412602	+THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
516540135	+The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 09 2018 21:05:34 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 09 2018 21:05:34 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516399636	EDI: DISCOVER.COM Jan 09 2018 21:08:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516387916	+EDI: DISCOVER.COM Jan 09 2018 21:08:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
516427858	+EDI: DRIV.COM Jan 09 2018 21:08:00 SANTANDER CONSUMER USA, INC., P.O. BOX 560284, DALLAS, TX 75356-0284
516387920	+EDI: DRIV.COM Jan 09 2018 21:08:00 Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
516387922	+EDI: SWCR.COM Jan 09 2018 21:08:00 Southwest Credit Syste, 4120 International Parkway, Carrollton, TX 75007-1958
516601011	+E-mail/Text: bncmail@w-legal.com Jan 09 2018 21:05:35 USAA Savings Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516387924	EDI: USAA.COM Jan 09 2018 21:08:00 Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2018 at the address(es) listed below:

Albert Russo	on behalf of Trustee Albert Russo	docs@russotrustee.com	
Albert Russo	docs@russotrustee.com		
Denise E. Carlon	on behalf of Creditor	PNC BANK, NATIONAL ASSOCIATION	dcarlon@kmllawgroup.com,
		bkgroup@kmllawgroup.com	
Francesca Ann Arcure	on behalf of Creditor	Specialized Loan Servicing LLC, as servicing agent	
		for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the benefit of the	
		certificateholders of the CWABS, Inc., Asset-Backed Certi	nj_ecf_notices@buckleymadole.com,
		nj_ecf_notices@McCalla.com	
Robert Manchel	on behalf of Debtor Jeffrey A. Lane	manchellaw@yahoo.com	

TOTAL: 5